

**In the Claims:**

Please amend claims 1, 9, 15, 16, 26 and 39 as shown below.

1. (Currently amended) An apparatus for use in transactions, comprising:

non-volatile memory containing a set of multiple identifiers associated with a same customer account, wherein said multiple identifiers are also known to an agency providing said customer account, and

a processor operable to select, for each of a plurality of transactions involving the same customer account, a different [[one]] identifier from said set of multiple identifiers for use with the respective [[any]] transaction ~~involving said customer account.~~

2. (Original) The apparatus of claim 1, wherein each of the identifiers in said set of multiple identifiers is allocated by the agency uniquely to the apparatus.

3. (Original) The apparatus of claim 1, further comprising a communications facility to engage a terminal, wherein the apparatus is operable to receive bill details for a transaction from the terminal, to generate a transaction record from the bill details, and to transmit the transaction record to the terminal.

4. (Original) The apparatus of claim 3, wherein the transaction record includes a digital signature that is generated using a cryptographic key contained within the non-volatile memory.

5. (Original) The apparatus of claim 3, wherein the transaction record is encrypted.

6. (Original) The apparatus of claim 1, wherein said apparatus is provided within inert packaging to allow implantation into the human body.

7. (Original) The apparatus of claim 1, wherein said apparatus is operable to engage a first class of terminals for making a transaction, and a second class of terminals to enter or to update account information stored in the non-volatile memory.

8. (Original) The apparatus of claim 7, further comprising first and second power circuits that are activated by said first and second class of terminals respectively, wherein activation of said second power circuit does not allow account information to be entered or updated in at least certain portions of said non-volatile memory.

9. (Currently amended) A method for making a transaction with a device, comprising:

storing within the device a set of multiple identifiers associated with a same customer account, wherein said multiple identifiers are also known to an agency providing said customer account, and

selecting, for each of a plurality of transactions involving the same customer account, a different ~~[[one]]~~ identifier from said set of multiple identifiers for use with ~~[[a]] the respective~~ transaction involving said customer account.

10. (Original) The method of claim 9, wherein each of the identifiers in said set of multiple identifiers is allocated by the agency uniquely to the device.

11. (Original) The method of claim 9, wherein making a transaction further comprises:

engaging a terminal,

receiving bill details for a transaction from the terminal,

generating a transaction record from the bill details, and

transmitting the transaction record to the terminal.

12. (Original) The method of claim 11, wherein the transaction record includes a digital signature that is generated using a cryptographic key contained within the non-volatile memory.

13. (Original) The method of claim 11, further comprising encrypting the transaction records.

14. (Original) The method of claim 9, further comprising encrypting the transaction record.

15. (Currently amended) Apparatus for use in transactions, including:

means for storing a set of multiple identifiers associated with a same customer account; wherein said multiple identifiers are also known to an agency providing said customer account, and

means for selecting, for each of a plurality of transactions involving the same customer account, a different [[one]] identifier from said set of multiple identifiers for use with [[any]] the respective transaction ~~involving said customer account.~~

16. (Currently amended) Apparatus for use in making a transaction, including:

non-volatile memory containing a set of multiple identifiers, wherein said multiple identifiers are also known to an agency associated with the transaction, and

a processor operable to randomly or pseudo-randomly select one identifier from said set of multiple identifiers for use in any transaction.

17. (Original) A method for opening an account on a portable transaction device comprising:

opening an account record in an agency computer system, wherein said agency is to provide the account,

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